

2 reconciliation, comprising:

3 associating selected transactions within data records for an  
4 account to form a transaction group which may be treated both as a  
5 single transaction and as a plurality of individual transactions,  
6 wherein the selected transactions were paid or deposited together;  
7 and

8 displaying a total for [said] the transaction group when the  
9 selected transactions within the transaction group are individually  
10 displayed, wherein [said] the total for [said] the transaction group  
11 may be readily reconciled with a consolidated entry in an external  
12 account statement.

sub C4 4. (amended) The method of claim 1, further comprising:

2 displaying a visual indicator of [said] the association of  
3 [said] the transaction group when the selected transactions within  
4 the transaction group are individually displayed.

sub C3 5. (amended) The method of claim 1, further comprising:

2 forming a plurality of transaction groups within [said] the  
3 data records for [said] the account; and  
4 displaying a total for each transaction group within [said] the  
5 plurality of transaction groups.

sub C5 6. (amended) The method of claim 5, further comprising:

2 identifying unreconciled transactions within data records for  
3 [said] the account; and  
4 determining whether [said] the unreconciled transactions  
5 include at least one transaction from a transaction group.

1 7. (amended) The method of claim [5] 1, further comprising:

2 [displaying a visual indicator of each transaction group  
3 within said plurality of transaction groups] treating the

4 transaction group as a single transaction during automatic  
5 reconciliation of the account with the external account statement;  
6 and  
7 treating the selected transactions within the transaction  
8 group individually in categorization of transactions for the  
9 account.

10 8. (twice amended) An apparatus for facilitating account statement  
11 reconciliation, comprising:

12 association means for persistently associating selected  
13 transactions within data records for an account to form a  
14 transaction group which may be selectively treated as a single  
15 transaction, wherein the selected transactions were paid or  
16 deposited together; and

17 display means for displaying a total for [said] the transaction  
18 group when the selected transactions within the transaction group  
19 are individually displayed, wherein [said] the total for [said] the  
20 transaction group may be readily reconciled with a consolidated  
21 entry in an external account statement.

22 9. (twice amended) The apparatus of claim 8, wherein [said] the  
23 association means further comprises:

24 instantiation means for instantiating a container object to  
25 contain data records for [said] the transaction group, wherein the  
26 data records include a transaction identifier, a transaction date,  
27 a transaction description, and a transaction amount for each  
28 transaction within the transaction group.

29 10. (amended) The apparatus of claim 8, wherein [said] the  
30 association means further comprises:

31 means for supporting selection of multiple data records; and  
32 means for providing an option for associating multiple

5 selected data records as a transaction group.

Sub 7  
1 11. (amended) The apparatus of claim 8, further comprising:  
2 indication means for displaying a visual indicator of  
3 ~~[said]the~~ association of ~~[said]the~~ transaction group.

1 12. (amended) The apparatus of claim 8, further comprising:  
2 association means for forming a plurality of transaction  
3 groups within ~~[said]the~~ data records for ~~[said]the~~ account; and  
4 display means for displaying a total for each transaction  
5 group within ~~[said]the~~ plurality of transaction groups.

1 13. (amended) The apparatus of claim 12, further comprising:  
2 identification means for identifying unreconciled transactions  
3 within data records for ~~[said]the~~ account; and  
4 determination means for determining whether ~~[said]the~~  
5 unreconciled transactions include at least one transaction from a  
6 transaction group.

Sub 8  
1 14. (amended) The apparatus of claim 12, further comprising:  
2 indication means for displaying a visual indicator of each  
3 transaction group within s ~~[said]the~~ aid plurality of transaction  
4 groups.

Sub 9  
1 15. (twice amended) A computer program product for use with a data  
2 processing system, comprising:  
3 a computer usable medium;  
4 first instructions on ~~[said]the~~ computer usable medium for  
5 associating selected transactions within data records for an  
6 account to form a transaction group having a data record distinct  
7 from data records for ~~[said]the~~ selected transactions to allow the  
8 transaction group to be selectively treated as a single transaction  
9 and as a plurality of individual transactions, wherein the selected

10 transactions were paid or deposited together, and  
11 second instructions on [said]the computer usable medium for  
12 displaying a total for [said]the transaction group, wherein  
13 [said]the total for [said]the transaction group may be readily  
14 reconciled with a consolidated entry in an external account  
15 statement.

1 16. (amended) The computer program product of claim 15, wherein  
2 [said]the first instructions further comprise:  
3 instructions for instantiating a container object to contain  
4 data records for [said]the transaction group, wherein the data  
5 records include a transaction identifier, a transaction date, a  
6 transaction description, and a transaction amount for each  
7 transaction within the transaction group.

1 17. (amended) The computer program product of claim 15, wherein  
2 [said]the first instructions further comprises:  
3 instructions for supporting selection of multiple data  
4 records; and  
5 instructions for providing an option for creating [said]the  
6 data record associating multiple selected data records as a  
7 transaction group.

1 18. (amended) The computer program product of claim 8, further  
2 comprising:  
3 third instructions on [said]the computer usable medium for  
4 displaying a visual indicator of [said]the association of [said]the  
5 selected transactions within the transaction group when the  
6 selected transactions within the transaction group are individually  
7 displayed.

1 19. (amended) The computer program product of claim 15, further

2 comprising:

3 third instructions on [said]the computer usable medium for  
4 forming a plurality of transaction groups within [said]the data  
5 records for [said]the account; and

6 fourth instructions on [said]the computer usable medium for  
7 displaying a total for each transaction group within [said]the  
8 plurality of transaction groups when transactions within a  
9 transaction group are individually displayed.

10 20. (amended) The computer program/product of claim 19, further  
11 comprising:

12 fifth instructions on [said]the computer usable medium for  
13 identifying unreconciled transactions within data records for  
14 [said]the account; and

15 sixth instructions on [said]the computer usable medium for  
16 determining whether [said]the unreconciled transactions include at  
17 least one transaction from a transaction group.

18 21. (twice amended) An Internet client, comprising:

19 a data processing system receiving and transferring data over  
20 the Internet; and

21 records for account transactions stored within [said]the data  
22 processing system, [said]the records including at least one trans-  
23 action group record persistently maintaining an association of  
24 records for selected transactions within [said]the account trans-  
25 actions which were paid or deposited together, [said]the at least  
26 one transaction group record allowing the selected transactions to  
27 be selectively treated as a single transaction and as a plurality  
28 of individual transactions, wherein [said]the at least one trans-  
29 action group record includes a transaction identifier, a  
30 transaction date, a transaction description, and a transaction

14 amount for each transaction within the transaction group.

sub C12 22. (amended) The Internet client of claim 21, wherein [said] the data processing system further comprises:

3 means for retrieving transaction information over the  
4 Internet; and

5 means for comparing [said] the transaction group record to  
6 [said] the retrieved transaction information separately from  
7 [said] the records for [said] the selected transactions.

1 23. (amended) The Internet client of claim 21, wherein [said] the  
2 data processing system further comprises:

3 means for displaying a visual indicator of [said] the trans-  
4 action group in a display of [said] the records for [said] the  
5 selected transactions.

sub CB 24. (amended) The Internet client of claim 21, wherein [said] the  
1 data processing system further comprises:  
2 means for uniformly indicating a state of each of [said] the  
3 selected transactions.  
4

sub CM 25. (twice amended) An Internet server, comprising:

2 a data processing system receiving and transferring data over  
3 the Internet;

4 a storage device maintaining account transaction records for  
5 an account; and

6 software operable in [said] the data processing system for:

7 receiving an external request for transaction records for  
8 [said] the account over the Internet;

9 comparing [said] the external transaction records to  
10 [said] the account transaction records, wherein [said] the  
11 external transaction records include transaction groups for

12 transactions paid or deposited together, each transaction  
13 group including a transaction identifier, a transaction date,  
14 a transaction description, and a transaction amount for each  
15 transaction within the transaction group, wherein each  
16 transaction group is compared as a single transaction to  
17 [said] the account transaction records;

18 transmitting [said] the account records over the Internet;  
19 and

20 transmitting a signal over the Internet for initiating a  
21 determination of whether [said] the account records includes a  
22 match to a transaction group.

1 26. (twice amended) A method of automatically reconciling account  
2 transaction records with user transaction records over the  
3 Internet, comprising:

4 transmitting information regarding an account from a server  
5 over the Internet to a user unit;

6 comparing [said] the information regarding [said] the account to  
7 corresponding information from [said] the user transaction records,  
8 wherein [said] the user transaction records include transaction group  
9 records for transaction groups of selected transactions which were  
10 paid or deposited together, each transaction group record including  
11 a transaction identifier, a transaction date, a transaction  
12 description, and a transaction amount for each transaction within  
13 a plurality of transactions, wherein transaction group records are  
14 compared as a single transaction to [said] the information regarding  
15 [said] the account;

16 determining matches between [said] the account information and  
17 [said] the user transaction records at [said] the user unit;

18 identifying transaction groups for which a match is  
19 determined; and

20 altering a state associated with user transaction records for